

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

KEVIN DAVIE

Debtor(s)

Case No. 05-63541-MBM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2005.
- 2) The plan was confirmed on 10/27/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/15/2009.
- 5) The case was dismissed on 11/04/2009.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,025.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$62,649.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:**\$62,649.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,613.25
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,614.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$10,227.56**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	6,500.00	6,459.54	6,459.54	0.00	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BK	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF ROSEVILLE	Priority	1,100.00	109.69	109.69	0.00	0.00
DISCOVER	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER/NOVUS/GREENWOOD	Unsecured	2,000.00	2,116.04	2,116.04	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	7,000.00	7,052.62	7,052.62	0.00	0.00
HEATHER L DONALD ESQ	Unsecured	NA	NA	NA	0.00	0.00
HOMEcomings FINANCIAL NETW	Unsecured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	21,851.69	21,851.69	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	54,000.00	65,278.78	65,278.78	40,959.22	0.00
INTERNAL REVENUE SERVICE	Secured	NA	7,596.12	7,596.12	7,596.12	298.52
IPA	Unsecured	5,000.00	NA	NA	0.00	0.00
IRS	Unsecured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Unsecured	NA	0.00	0.00	0.00	0.00
JP MORGAN CHASE BK NA	Secured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,967.69	2,967.69	0.00	0.00
MACOMB COUNTY FRIEND OF COU	Priority	NA	2,221.98	2,221.98	0.00	0.00
MACOMB COUNTY FRIEND OF COU	Unsecured	NA	NA	NA	0.00	0.00
MACOMB COUNTY TREASURER	Secured	1,100.00	1,565.84	1,565.84	1,233.97	0.00
MERS	Secured	NA	0.00	0.00	0.00	0.00
NATIONS	Unsecured	600.00	551.44	551.44	0.00	0.00
OFFICE OF ATTORNEY GENERAL	Unsecured	NA	0.00	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,000.00	2,967.69	2,967.69	0.00	0.00
STATE OF MICHIGAN CD	Priority	5,000.00	3,719.20	3,719.20	2,333.61	0.00
STATE OF MICHIGAN CD	Unsecured	NA	1,148.92	1,148.92	0.00	0.00
U S ATTORNEY	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF JUSTICE	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,161.96	\$8,830.09	\$298.52
TOTAL SECURED:	\$9,161.96	\$8,830.09	\$298.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$71,329.65	\$43,292.83	\$0.00
TOTAL PRIORITY:	\$71,329.65	\$43,292.83	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,115.63	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,227.56</u>	
Disbursements to Creditors	<u>\$52,421.44</u>	
TOTAL DISBURSEMENTS :		<u>\$62,649.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/22/2009

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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